

	outhow_6 outhow_666 outhow_777 outhow_888 outhow_999 outhowother	
Is there anyone else to whom this household has sent money, goods, gifts in the last year without expecting to be repaid?	wave 3 and panel: xmore	
For receipt [#]: Who is the household member who received the money/good/gifts (without being expected to be repaid)? Names appear for selection	wave 1: s3biv_39ii (ID of the person)	question 39 in wave 2 and wave 1
Is [Name] the person who actually answered these questions?	panel and wave 3: interviewdid	
Does the sender live outside Ghana?		
Please enter the name of the country >> 43		
28a. Is the sender an absent spouse of a household member?	panel, wave 2, and wave 3: inspouse inspouseid	
Please select the name of the spouse. [Names appear for selection]		
28b. Is the sender a blood relative of a household member?	panel, wave 2, and wave 3: inrelative inrelativeid	
Please select the name of the relative.		

[Names appear for selection]		
40. If sender is not a household member, is this person a blood relative or spouse of a household member? 1. Yes 2. No >> 42	panel: inspouserelative wave 1: s3biv_40	only wave 1
41. Give the relative ID of the person who sent the money 1. ID of relative (See section 1 part D & E for codes) (code 88 if not mentioned)	panel: inspouserelativeid wave 1: s3biv_41	
41. What is the name of the sender?		
42. Where does this sender live?	wave 1: s3biv_42	only wave 1
43. If given by an individual in this EA, give NAME and HH ID: 1.Name 2.HH ID (Code NV if not in EA)	wave 1: s3biv_43ii	
42a. In what region does the sender live?	panel, wave 2, and wave 3: inlive_region	
42b. In what district does the sender live?	panel, wave 2, and wave 3: inlive_district	
42c. In what community does the sender live?	panel, wave 2: inlive_country	
43. Were these remittances made on a regular basis?	panel, wave 2, and wave 3: infrequency infrequencyother wave 1:	question 44 in wave 1

	s3biv_44	
What were the three main reasons for this transfer? Select up to 3 choices.	panel: inreasons1 inreasons2 inreasons3 inreasons4 inreasons5 inreasonsother wave 1: s3biv_45 s3biv_45_1 s3biv_45_2 s3biv_45_3 s3biv_45_4 s3biv_45_5 wave 2: inreasons1 inreasons2 inreasons3 inreasons_ELM_1 inreasons_ELM_2 inreasons_ELM_3 inreasons_ELM_4 inreasons_ELM_5 inreasons_ELM_6 inreasons_ELM_7 inreasons_ELM_8 inreasons_ELM_9 inreasons_ELM_95 inreasonsother wave 3: inreasons inreasons_1 inreasons_2 inreasons_3 inreasons_4 inreasons_5 inreasons_6 inreasons_7 inreasons_8 inreasons_9 inreasons_666 inreasons_777 inreasons_888 inreasons_999 inreasonsother	question 45 in wave 2 and wave 1

<p>What was the total amount of cash received from this person in the last 12 months without an expectation to repay? Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</p>	<p>panel, wave 2, and wave 3: incash</p> <p>wave 1: s3biv_46i s3biv_46ii</p>	<p>question 46 in wave 2 and wave 1</p>
<p>What was the total value of food received from this person in the last 12 months without an expectation to repay? Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</p>	<p>panel, wave 2, and wave 3: infood</p> <p>wave 1: s3biv_47i s3biv_47ii</p>	<p>not in wave 2</p>
<p>What was the total value of other goods received from this person in the last 12 months without an expectation to repay? Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</p>	<p>panel, wave 2, and wave 3: ingoods</p> <p>wave 1: s3biv_48i s3biv_48ii</p>	<p>only in wave 3</p>
<p>Through what means did [Name] receive these remittances?</p>	<p>panel: inhow inhow1 inhow2 inhow3 inhowother</p> <p>wave 1: s3biv_49</p>	<p>question 49 in wave 1</p>

	<p>wave 2: inhow1 inhow2 inhow3 inhow_ELM_1 inhow_ELM_2 inhow_ELM_3 inhow_ELM_4 inhow_ELM_5 inhow_ELM_6 inhow_ELM_95</p> <p>wave 3: inhow inhow_1 inhow_2 inhow_3 inhow_4 inhow_5 inhow_6 inhow_666 inhow_777 inhow_888 inhow_999 inhowother</p>	
<p>Is there anyone else who has sent money, goods, gifts to members of this household in the last year without expecting to be repaid?</p> <p>1. Yes >>Repeat questions from IV. In-Transfers Question 34 5. No >> Next Section</p>	<p>panel and wave 3: xmore</p>	
<p>For receipt [#]: Who is the household member who received the money/good/gifts? [Lists household members]</p>		

<p>Is [Name] the person who actually answered these questions?</p>	<p>wave 3: interviewedid</p>	
<p>Which of these institutions/organization did [Name] receive money/goods from in the last year?</p>		
<p>Were these remittances made on a regular basis?</p>		
<p>What were the three main reasons for this transfer? Select up to 3 choices.</p>	<p>wave 3: inreasons inreasons_1 inreasons_2 inreasons_3 inreasons_4 inreasons_5 inreasons_6 inreasons_7 inreasons_8 inreasons_9 inreasons_666 inreasons_777 inreasons_888 inreasons_999 inreasonsother</p>	
<p>What was the total amount of cash received from this institution in the last 12 months? Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</p>	<p>wave 3: incash</p>	
<p>What was the total value of food received from this institution in the last 12 months? Indicate amount as a decimal value (in Ghana cedis and pesewas)</p>	<p>wave 3: infood</p>	

<p>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</p>		
<p>What was the total value of other goods received from this institution in the last 12 months? Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</p>	<p>wave 3: ingoods</p>	
<p>Through what means did [Name] receive these remittances?</p>	<p>wave 3: inhow inhow_1 inhow_2 inhow_3 inhow_4 inhow_5 inhow_6 inhow_666 inhow_777 inhow_888 inhow_999 inhowother</p>	
<p>Is there anyone else who has sent money, goods, gifts to members of this household in the last year without expecting to be repaid?</p>		
<p>For savings account #1: Who is the household member to whom this savings account belongs to? [Names appear for selection]</p>		

Is [Name] the person who actually answered these questions?	panel, wave 2, and wave 3: interviewedid	
Does [Name] have any savings that are kept at home (i.e. not in a bank or susu)?	panel, wave 2, and wave 3: savingsathome wave 1: s3bv_51	question 51 in wave 2 and wave 1
Name and ID of the principal person who own/control this savings:: 1. Name 2. ID	wave 1: s3bv_52ii	only in wave 1
What is the amount that [Name] has saved at home? Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.	panel, wave 2, and wave 3: savingsathomeamount wave 1: s3bv_53i(cedis) s3bv_53ii(pesewas)	question 52 in wave 2 and question 53 in wave 1
43. Does [Name] have any savings kept with a banking institution, susu or any other saving society/group?	panel, wave 2, and wave 3: savingswithoth wave 3: savingscommunity wave 1: s3bv_54	question 53 in wave 2 and question 54 in wave 1
In which community is this account located?		
At which institution is this account kept? [Names of financial institutions collected during the community survey appears for selection]	panel, wave 2, and wave 3: savingscode wave 1: s3bv_55	question 55 in wave 2 and wave 1
What is the current balance of this account?	panel, wave 2, and wave 3: savingsbalance wave 1:	question 56 in wave 2 and wave 1

<p>Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</p>	<p>s3bv_56i(cedis) s3bv_56ii(pesewas)</p>	
<p>Are these savings through a susu collector or savings society?</p>	<p>panel: susuid1 susuid2 susuid3 susuid4 susuid5 susuyn(wave 2 and wave 3)</p> <p>wave 1: s3bv_57i s3bv_57ii s3bv_57iii s3bv_57iv s3bv_57v</p>	<p>question 57 in wave 2</p>
<p>How many contributions has [Name] made in the last 30 days?</p>	<p>panel, wave 2, and wave 3: savingscontributions</p> <p>wave 1: s3bv_58</p>	<p>question 58 in wave 2 and wave 1</p>
<p>How much is [Name]'s average monthly contribution? Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</p>	<p>panel, wave 2, and wave 3: savingsaveragemonthly</p> <p>wave 1: s3bv_59i (cedis) s3bv_59ii(pesewas)</p>	<p>question 59 in wave 2 and wave 1</p>
<p>For what purpose is [Name] saving through the susu or the savings group/society? Select all that apply.</p>	<p>panel: savingswhysusu1 savingswhysusu2 savingswhysusu3 savingswhysusu4 savingswhysusu5 savingswhysusu6 savingswhysusuother</p>	<p>question 60 in wave 2 and wave 1</p>

	<p>wave 1: s3bv_60i</p> <p>wave 2: savingspurpose savingspurposeother</p> <p>wave 3: savingspurpose savingspurpose_1 savingspurpose_2 savingspurpose_3 savingspurpose_4 savingspurpose_666 savingspurpose_777 savingspurpose_888 savingspurpose_999 savingspurposeother</p>	
<p>Why does [Name] use a susu collector rather than a bank? Select all that apply.</p>	<p>wave 1: s3bv_61 s3v_61_1 s3v_61_2 s3v_61_3 s3v_61_4 s3v_61_5 s3v_61_6</p> <p>wave 2: savingswhysusu1 savingswhysusu2 savingswhysusu3 savingswhysusu4 savingswhysusu5 savingswhysusu6 savingswhysusu7 savingswhysusu8 savingswhysusu_ELM_1 savingswhysusu_ELM_2 savingswhysusu_ELM_3 savingswhysusu_ELM_4 savingswhysusu_ELM_5 savingswhysusu_ELM_6 savingswhysusu_ELM_7 savingswhysusu_ELM_95 savingswhysusuother</p> <p>wave 3:</p>	<p>question 61 in wave 2 and wave 1</p>

	savingswhysusu savingswhysusu_1 savingswhysusu_2 savingswhysusu_3 savingswhysusu_4 savingswhysusu_5 savingswhysusu_6 savingswhysusu_7 savingswhysusu_666 savingswhysusu_777 savingswhysusu_888 savingswhysusu_999 savingswhysusuothers	
Are there any more savings accounts held by household members?	wave 3and panel: xmore	
Does anyone in this household have a mobile money account or use the services of a mobile money agent? How many mobile money accounts/agents does this household have in total? _____	mobilemoney_account	
What is the name of the mobile provider (network) tied to the [#] account this household has?	mobilenetwork	
What is the name of the household member to whom the f[#] mobile money account belongs? [Names appear for selection]	mobilemoney_owner	
Q2. What is the main use of your mobile money account/agent of mobile money?	mobilemoney_use	

<p>Do you use your account/agent to save or send contributions for savings anywhere? Treat as savings if money is left in account wallet for 30 days or more</p>	<p>savings</p>	
<p>For how many years have you been using a mobile money account/agent? If you have been using mobile money for less than a year, please enter zero and simply record your answer in months.</p>	<p>mobilemoney_year</p>	
<p>In addition to the number of years, for how many months have you been using a mobile money account/agent? If you have been using mobile money for less than a month, please enter zero and simply record your answer in weeks.</p>	<p>mobilemoney_months</p>	
<p>In addition to the number of months, for how many weeks have you been using a mobile money account/agent?</p>	<p>mobilemoney_weeks</p>	
<p>For how many years have you been saving or sending these contributions through your mobile money account/agent? If you have been saving/sending contributions for less than a year, please enter zero and</p>	<p>saving_years</p>	

<p>simply record your answer in months.</p>		
<p>In addition to the number of years, for how many months have you been saving or sending these contributions through your mobile money account/agent? If you have been saving/sending contributions for less than a month, please enter zero and simply record your answer in weeks.</p>	savings_months	
<p>In addition to the number of months, for how many weeks have you been saving or sending these contributions through your mobile money account/agent</p>	savings_weeks	
<p>How many contributions or deposits have you made in the last 30 days?</p>	savings_pastmonth	
<p>How regularly are your contributions or deposits made for savings purposes?</p>	contributions_purpose	
<p>What is the current balance (Including mobile money savings and amount sent out to save via mobile money)? Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, GHS 2.50 for 2 Ghana Cedis and 50 Pesewas.</p>	current_balance	
<p>Q9. How satisfied are you with the current charges on the transactions you make</p>	satisfaction	

through the mobile money account/agent?		
How many transactions do you normally make on average in a month with your account/agent?	transactions_n	
Have you, another household member, or a relative/friend of the household ever been a victim of mobile money fraud/theft/robbery on this account?	victim_fraud	
What was the total amount involved in this fraud/theft/robbery incident? If both you and someone you know faced fraud/theft/robbery, please, use your experience. Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, GHS 2.50 for 2 Ghana Cedis and 50 Pesewas.	amount_fraud	
Was the amount ever retrieved?	amount_retrieved	
What efforts were made to retrieve the amount taken? Select all that apply.	efforts_retrieval	
Q3.Do you feel safe or protected in using mobile money?	safe_mobilemoney	
Have you ever quit, or considered closing this	safety_quit	

account or stopping the use of a mobile money account/agent due to safety issues?		
Has the experience/perception/fear of fraud/theft/robbery made you reduce the amount held on your wallet at any point in time?	fraud_amount	
How much was the reduction? Enter your answer as an integer value. For example, enter 5 to indicate a 5% reduction.	amountreduced_fraud	
Q4. Are you willing to pay a premium as insurance for your mobile money deposits against fraud/theft/robbery?	insurance_fraud	
What is the highest amount (greater than zero) you are willing to pay? Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, GHS 2.50 for 2 Ghana Cedis and 50 Pesewas.	highestWTP	
At what interval do you want to make payment of the proposed insurance premium?	insurance_interval	
Q5. What transactions do you normally do with your mobile money account/agent? Select up to 3 choices.	transactions_mobilemoney	

<p>How would you rank the strength of each of the following product/services/policies in affecting your continuous use of mobile money?</p>	<p>strengths_services</p>	
<p>Is there any service or product you wish the mobile money platform covered which it currently does not? 1. Yes 2.No>>Q29</p>	<p>request_newservices</p>	
<p>Please specify a service or product you wish the mobile money platform covered which it currently does not.</p>		
<p>Are you willing to pay a fee or charge for your ability to use such a service on the Mobile money platform? 1 Yes 2 No>>>Q29</p>	<p>pay_newservice</p>	
<p>How much are you willing to pay for a product or service on the mobile money platform? Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, GHS 2.50 for 2 Ghana Cedis and 50 Pesewas.</p>	<p>WTP_newservice</p>	
<p>Q29 - Does anyone in this household currently work or has anyone previously worked as a mobile money agent? _____ 1-Yes, currently 2-Yes, previously</p>	<p>mobilemoney_agent</p>	

3-No >> Next section		
Please select the names of all the people in this household who currently work or have previously worked as a mobile money agent. [Names appear for selection]	agent_HH	
How many years has [Name] worked or been working as an agent? If [Name] worked as an agent for less than a year, please enter zero and simply record your answer in months.	years_agent	
In addition to the number of years, how many months has [Name] worked or been working as an agent?	agent_months	
What is/was the gender of the owner of the business? 1. Male 5. Female	agent_gender	
In your best estimates, what is/was the total working capital for the mobile money business? Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, GHS 2.50 for 2 Ghana Cedis and 50 Pesewas.	capital_business	
34. If [Name] is no longer working as an agent, was	reason_noagent	

security/safety a reason for stopping work? 1-Yes 5-No -777-Not applicable (still working)		
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Non-Farm Household Enterprise

Note: In the table below, the abbreviations W1, W2, and W3 are used to refer to the relevant variables in the raw datasets from survey waves 1, 2, and 3, respectively.

Question / Variable	Variable name	Notes
Please select up to two people who are owners of enterprise. List of household members appears for selection. Name And code 50 for someone who is not a household member(ONLY IN WAVE 2)	panel, wave 2: enterpriseowners1 enterpriseowners2 enterpriseownernonmem wave 1: s5a_31ii s5a_32ii wave 2: enterpriseowners_ELM_1 enterpriseowners_ELM_2 enterpriseowners_ELM_3 enterpriseowners_ELM_4 enterpriseowners_ELM_5 enterpriseowners_ELM_6 enterpriseowners_ELM_7 enterpriseowners_ELM_8 enterpriseowners_ELM_9 enterpriseowners_ELM_10 enterpriseowners_ELM_11 enterpriseowners_ELM_12 enterpriseowners_ELM_13 enterpriseowners_ELM_14 enterpriseowners_ELM_15 enterpriseowners_ELM_16 enterpriseowners_ELM_17	

	<p>enterpriseowners_ELM_18 enterpriseowners_ELM_19 enterpriseowners_ELM_20 enterpriseowners_ELM_21 enterpriseowners_ELM_22 enterpriseowners_ELM_23 enterpriseowners_ELM_24 enterpriseowners_ELM_25 enterpriseowners_ELM_50</p>	
<p>4. Who is responsible for [Enterprise Name]?</p> <p>1. One of the owners is responsible 3. Another household member is responsible >>6 5. A non-household member is responsible</p>	<p>xresponsible(panel, wave 2) s5a_4ii(wave 1)</p>	
<p>4c. Which owner is responsible? (The possible owners appear for selection.</p>	<p>panel, wave 2: ownerresponsible hmemresponsible</p>	
<p>5. Name and ID of household member interviewed</p>	<p>s5a_5ii(wave 1) interviewedid(wave 2)</p>	<p>Only in Wave 1</p>
<p>6. What is the main (principal) activity of [[Enterprise Name]?</p>	<p>mainactivity(panel, wave 2) s5a_6(wave 1)</p>	
<p>7. In which industry does it belong? (See codebook for ISIC code and write 4 digits)</p>	<p>mainindustry(panel, wave 2) mainindustrycode(panel, wave 2) s5a_7i(wave 1) s5a_7ii(wave 1) ISIC code of industry</p>	
<p>8. Does this enterprise have a secondary activity?</p> <p>1. Yes 5. No</p>	<p>secondaryactivity(panel, wave 2) s5a_b(wave 1)</p>	

<p>9. In which industry does it belong? (See codebook for ISIC code and write 4 digits)</p>	<p>panel, wave 2: secondaryindustry secondaryindustrycode</p> <p>s5a_9i(wave 1) s5a_9ii(wave 1)</p>	
<p>10a. How many years, altogether, has [Enterprise Name] been in operation? Years</p>	<p>panel, wave 2, and wave 3: yearsinoperation</p> <p>s5a_10i(wave 1)</p>	
<p>10b. And how many months?</p>	<p>monthsinoperation(panel, wave 2, and wave 3)</p> <p>s5a_10ii(wave 1)</p>	
<p>11. Please circle the months that [Enterprise Name] operated in during the last 12 months:</p>	<p>panel:</p> <p>operatedlast_jan operatedlast_feb operatedlast_mar operatedlast_apr operatedlast_may operatedlast_jun operatedlast_jul operatedlast_aug operatedlast_sep operatedlast_oct operatedlast_nov operatedlast_dec</p> <p>wave 1: s5a_11 s5a_11i s5a_11ii s5a_11iii s5a_11iv s5a_11v s5a_11vi s5a_11vii s5a_11viii s5a_11ix s5a_11x s5a_11xi s5a_11xii</p> <p>wave 2(code 1 to code 12 for ELM variables):</p>	

	<p>operatedduringlast121 operatedduringlast122 operatedduringlast123 operatedduringlast124 operatedduringlast125 operatedduringlast126 operatedduringlast127 operatedduringlast128 operatedduringlast129 operatedduringlast1210 operatedduringlast1211 operatedduringlast12_ELM_13 operatedduringlast12_ELM_1 operatedduringlast12_ELM_2 operatedduringlast12_ELM_3 operatedduringlast12_ELM_4 operatedduringlast12_ELM_5 operatedduringlast12_ELM_6 operatedduringlast12_ELM_7 operatedduringlast12_ELM_8 operatedduringlast12_ELM_9 operatedduringlast12_ELM_10 operatedduringlast12_ELM_11 operatedduringlast12_ELM_12</p> <p>wave 3: monthsoverated monthsoverated_1 monthsoverated_2 monthsoverated_3 monthsoverated_4 monthsoverated_5 monthsoverated_6 monthsoverated_7 monthsoverated_8 monthsoverated_9 monthsoverated_10 monthsoverated_11 monthsoverated_12</p>	
<p>(Select all that apply or “All”) Code 13 All year (Operated every month)</p>		
<p>12. Does the income from [Enterprise Name] belong entirely to the household? 1. Yes >>15 5. No</p>	<p>incomealltohouse(panel, wave 2, and wave 3) s5a_12(wave 1)</p>	

<p>13. What percent of the income from [Enterprise Name] belongs to the household? Percent</p>	<p>percenttohousehold(panel, wave 2, and wave 3) s5a_13(wave 1)</p>	
<p>14. Please give the name and HH ID of your main partner outside the household. 1. Name 2. HH ID 3.Code NV if outside the EA</p>	<p>s5a_14ii(wave 1)</p>	<p>Only in wave 1</p>
<p>15. Is [Enterprise Name] registered with any government agency? 0. No 1. Registrar General’s Department – RG 2. Department of Cooperatives – DC 3. District Assembly – DA -666. Other (Specify) - OT -888. Refuse to Answer - RA -999. Don’t know - DK</p>	<p>panel and wave 3: registered registeredother s5a_15(wave 1) registered(wave 2)</p>	
<p>16. What was the most serious difficulty in [Enterprise Name]? 1. No difficulty 2. Capital / credit 3. Technical knowhow 4. Government regulation -666. Other (please specify) -888. Refuse to Answer -999. Don’t know</p>	<p>panel, wave 2, and wave 3: diffestablishing diffestablishingother s5a_16(wave 1)</p>	
<p>17. What was the main source of capital in setting up [Enterprise Name]? 1. Household savings – HS 2. Bank – BA 3. Remittances from abroad – RA</p>	<p>panel, wave 2, and wave 3: maincapitalsource maincapitalsourceother s5a_17(wave 1)</p>	

<p>4. Proceeds from family farms – FF</p> <p>5. Proceeds from family non-farm enterprise – NF</p> <p>6. Income from family property(ies) – IP</p> <p>7. NGO support – NG</p> <p>8. District assembly / town development support – DA</p> <p>9. Religious assistance – RL</p> <p>10. Money lenders – ML</p> <p>11. Relatives/ friends – RF</p> <p>12. Other partners – OP</p> <p>13. No capital required – NC</p> <p>-666. Other (Specify) – OT(ONLY IN WAVE 3)</p> <p>-888. Refuse to Answer – RA(ONLY IN WAVE 3)</p> <p>-999. Don't know – DK(ONLY IN WAVE 3)</p>		
<p>18. What was the nature of this capital?</p> <p>1. Loan – LO</p> <p>2. Gift – GI</p> <p>3. Self-financed – SF</p> <p>-777. Not applicable –NA</p>	<p>natureofcapital(panel, wave 2, and wave 3)</p> <p>s5a_18(wave 1)</p>	
<p>19. During the last 12 months has [Enterprise Name] tried to get credit from any source?</p> <p>1. Yes, successfully</p> <p>2. Yes, unsuccessfully</p> <p>5. No>>>23</p>	<p>last12triedcredit(panel, wave 2, and wave 3)</p> <p>s5a_19(wave 1)</p>	
<p>20. During the last 12 months where has [Enterprise Name] tried to get credit? (Circle all that apply)</p> <p>1. Bank – BA</p> <p>2. Other financial agencies – OA</p>	<p>panel:</p> <p>last12wherecredit</p> <p>last12wherecredit_bank</p> <p>last12wherecredit_finage</p> <p>last12wherecredit_coop</p> <p>last12wherecredit_ml</p> <p>last12wherecredit_relfriend</p>	

<p>3. Cooperative – CO 4. Money lender – ML 5. Relative/ friend – RF 6. Proceeds from other enterprise – OE 7. Government agency – GA 8. NGO – NG 9. Community epicenter – CE -666. Other (Specify) – OT(ONLY IN WAVE 3) -888. Refuse to Answer – RA(ONLY IN WAVE 3) -999. Don't know – DK(ONLY IN WAVE 3)</p>	<p>last12wherecredit_otherent last12wherecredit_gov last12wherecredit_ngo last12wherecredit_comm last12wherecredit_other last12wherecredit_nottry last12wherecredit_unsucc last12wherecreditother</p> <p>wave 1:</p> <p>s5a_20 s5a_20i s5a_20ii s5a_20iii s5a_20iv s5a_20v s5a_20vi s5a_20vii s5a_20viii s5a_20ix s5a_20x s5a_20xi s5a_20xii s5a_20ia s5a_20iia s5a_20iiaa s5a_20iva s5a_20va s5a_20via s5a_20vii s5a_20viiia s5a_20ixa s5a_20xa</p> <p>wave 2:</p> <p>last12wherecredit1 last12wherecredit2 last12wherecredit3 last12wherecredit4 last12wherecredit5 last12wherecredit6 last12wherecredit7 last12wherecredit8 last12wherecredit9 last12wherecredit10 last12wherecredit_ELM_1 last12wherecredit_ELM_2 last12wherecredit_ELM_3 last12wherecredit_ELM_4 last12wherecredit_ELM_5 last12wherecredit_ELM_6 last12wherecredit_ELM_7 last12wherecredit_ELM_8 last12wherecredit_ELM_9 last12wherecredit_ELM_95 last12wherecreditother</p> <p>wave 3:</p> <p>last12wherecredit last12wherecredit_1 last12wherecredit_2 last12wherecredit_3 last12wherecredit_4</p>	
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	last12wherecredit_5 last12wherecredit_6 last12wherecredit_7 last12wherecredit_8 last12wherecredit_9 last12wherecredit_666 last12wherecredit_777 last12wherecredit_888 last12wherecredit_999 last12wherecreditother	
21. During the last 12 months, how much, in total has this enterprise borrowed? Ghana cedis (To be answered if Q19=1, YS)	last12totalcredit(panel, wave 2, and wave 3) wave 1: s5a_21i s5a_21ii	
22. How much of the total loans contracted / borrowed during the last 12months has this enterprise repaid? Ghana cedis (To be answered if Q19=1, YS)	last12creditrepaid(panel, wave 2, and wave 3) wave 1: s5a_22i s5a_22ii	
23. In the month of (...), are your sales (H) high/above average, (A) average, (L) low/ below average (N) none? In the month of January, are your sales high, average, low or none? 0. None 1. Low 3. Average 5. High In the month of February, are your sales high, average, low or none? 0. None 1. Low 3. Average 5. High	panel, wave 2: jansales febsales marsales aprsales maysales junsales julsales augsales sepsales octsales novsales descales wave 1: s5a_23 s5a_23i s5a_23ii s5a_23iii s5a_23iv s5a_23v s5a_23vi s5a_23vii	

<p>In the month of March, are your sales high, average, low or none? 0. None 1. Low 3. Average 5. High</p> <p>In the month of April, are your sales high, average, low or none? 0. None 1. Low 3. Average 5. High</p> <p>In the month of May, are your sales high, average, low or none? 0. None 1. Low 3. Average 5. High</p> <p>In the month of June, are your sales high, average, low or none? 0. None 1. Low 3. Average 5. High</p> <p>In the month of July, are your sales high, average, low or none? 0. None 1. Low 3. Average 5. High</p> <p>In the month of August, are your sales high, average, low or none? 0. None 1. Low 3. Average 5. High</p> <p>In the month of September, are your sales high, average, low or none? 0. None 1. Low 3. Average 5. High</p>	<p>s5a_23viii s5a_23ix s5a_23x s5a_23xi s5a_23xii</p> <p>wave 3:</p> <p>monthsoperated_index_1 monthsoperated_name_1 monthsoperated_sales_1 monthsoperated_index_2 monthsoperated_name_2 monthsoperated_sales_2 monthsoperated_index_3 monthsoperated_name_3 monthsoperated_sales_3 monthsoperated_index_4 monthsoperated_name_4 monthsoperated_sales_4 monthsoperated_index_5 monthsoperated_name_5 monthsoperated_sales_5 monthsoperated_index_6 monthsoperated_name_6 monthsoperated_sales_6 monthsoperated_index_7 monthsoperated_name_7 monthsoperated_sales_7 monthsoperated_index_8 monthsoperated_name_8 monthsoperated_sales_8 monthsoperated_index_9 monthsoperated_name_9 monthsoperated_sales_9 monthsoperated_index_10 monthsoperated_name_10 monthsoperated_sales_10 monthsoperated_index_11 monthsoperated_name_11 monthsoperated_sales_11 monthsoperated_index_12 monthsoperated_name_12 monthsoperated_sales_12</p>	
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<p>In the month of October, are your sales high, average, low or none? 0. None 1. Low 3. Average 5. High</p> <p>In the month of November, are your sales high, average, low or none? 0. None 1. Low 3. Average 5. High</p> <p>In the month of December, are your sales high, average, low or none? 0. None 1. Low 3. Average 5. High</p>		
<p>24. What is the average level of sales in a HIGH month for [Enterprise Name]? 1. GH cedis and pesewas</p>	<p>averagesaleshigh(panel, wave 2, and wave 3)</p> <p>wave 1: s5a_24i s5a_24ii</p>	
<p>25. What is the average level of sales in an AVERAGE month for [Enterprise Name]? 1. GH cedis and pesewas</p>	<p>averagesalesaverage(panel, wave 2, and wave 3)</p> <p>wave 1: s5a_25i s5a_25ii</p>	
<p>26. What is the average level of sales in a LOW month for [Enterprise Name]? 1. GH cedis and pesewas</p>	<p>averagesaleslow (panel, wave 2, and wave 3)</p> <p>wave 1: s5a_26i</p>	
<p>26a. What is the value of products and services consumed by the household from [Enterprise Name] during the last month? (GHS)</p>	<p>valueconsumed(panel, wave 2, and wave 3)</p>	

<p>26b. What is the value of products and services given out as gifts from [Enterprise Name] during the last month? (GHS)</p>	<p>valuegifted(panel, wave 2, and wave 3) s5a_26ii(wave 1)</p>	
<p>27. What is the average level of costs in a HIGH month for [Enterprise Name]? 1. GH cedis and pesewas</p>	<p>averagecostshigh(panel, wave 2, and wave 3) wave 1: s5a_27i(in cedis) s5a_27ii(in pesewas)</p>	
<p>28. What is the average level of costs in an AVERAGE month for [Enterprise Name]? 1. GH cedis and pesewas</p>	<p>averagecostsaverage(panel, wave 2, and wave 3) wave 1: s5a_28i(in cedis) s5a_28ii(in pessewas)</p>	
<p>29. What is the average level of costs in a LOW month for [Enterprise Name]? 1. GH cedis and pesewas</p>	<p>timeperiod (panel, wave 2, and wave 3) wave 1: s5a_29i(in cedis) s5a_29ii(in pesewas)</p>	
<p>29a. By what time period can you report your profit for [Enterprise Name]. 1....Day 2....Week 3.....Two weeks 4.....Month 5.Year -666. Other (Specify) -888. Refuse to Answer – RA -999. Don't know - DK</p>	<p>timeperiodother(panel, wave 2, and wave 3)</p>	<p>Not in wave 1</p>
<p>29b. What is the average level of profit in a (...) for [Enterprise Name]? (use time period in Q29a) 1. GH cedis and pesewas</p>	<p>profit(panel, wave 2, and wave 3)</p>	<p>Not in wave 1 **label for the variable profit in the same dataset is s05ai_29a-</p>

		Profit where it should be s05a_29b- Profit
<p>30. Does [Enterprise Name] own land and buildings? 1. Yes >>30a 5. No >>31</p>	<p>wave 1: (i in cedis and ii in pesewas) s5aii_30 s5aii_30ai s5aii_30aii s5aii_30bi s5aii_30bii s5aii_30ci s5aii_30cii s5aii_30di s5aii_30dii s5aii_30ei s5aii_30eii s5aii_30f</p>	
<p>31. Does [Enterprise Name] own transport equipment? 1. Yes >>31a 5. No >>32</p>	<p>wave 1: s5aii_31 s5aii_31ai s5aii_31aii s5aii_31bi s5aii_31bii s5aii_31ci s5aii_31cii s5aii_31di s5aii_31dii s5aii_31ei s5aii_31eii s5aii_31f</p>	
<p>32. Does [Enterprise Name] own machinery or other equipment? 1. Yes >>32a 2. No >>33</p>	<p>wave 1: s5aii_32 s5aii_32ai s5aii_32aii s5aii_32bi s5aii_32bii s5aii_32ci s5aii_32cii s5aii_32di</p>	

	s5aii_32dii s5aii_32ei s5aii_32eii s5aii_32f	
33. Does [Enterprise Name] own any other assets? 1. Yes 2. No >>Next section How many are there?	wave 1(asset 1): s5aii_33 s5aii_331 s5aii_331ai s5aii_331aii s5aii_331bi s5aii_331bii s5aii_331ci s5aii_331cii s5aii_331di s5aii_331dii s5aii_331ei s5aii_331eii s5aii_331f wave 1(asset 2): s5aii_332 s5aii_332ai s5aii_332aii s5aii_332bi s5aii_332bii s5aii_332ci s5aii_332cii s5aii_332di s5aii_332dii s5aii_332ei s5aii_332eii s5aii_332f wave 1(asset 3): s5aii_333 s5aii_333ai s5aii_333aii s5aii_333bi s5aii_333bii s5aii_333ci s5aii_333cii	

	s5aii_333di s5aii_333dii s5aii_333ei s5aii_333eii s5aii_333f wave 2 and wave 3: moreassets	
1a. How many MEN are currently working at this enterprise? Include HH members, apprentices, hired labor, AND the person responsible for the enterprise.	wave 1: s5bi_1i(Male) currentworkers_m (panel, wave 2 and wave 3)	
1b. How many WOMEN are currently working at this enterprise? Include HH members, apprentices, hired labor, AND the person responsible for the enterprise.	wave 1: s5bi_1ii(Female) currentworkers_f (panel, wave 2 and wave 3)	
2a. How many of these MALE workers are paid?	wave 1: s5bi_2i(Male) paidworkers_m(panel, wave 2 and wave 3)	
2b. How many of these FEMALE workers are paid?	wave 1: s5bi_2ii(Female) paidworkers_f(panel, wave 2 and wave 3)	
3a. During the last 12 months, how many MEN have usually worked in this enterprise? Include HH members, apprentices, hired labor, AND the person responsible for the enterprise.	wave 1: s5bi_3i(Male) last12workers_m(panel, wave 2 and wave 3)	

<p>3b. During the last 12 months, how many WOMEN have usually worked in this enterprise? Include HH members, apprentices, hired labor, AND the person responsible for the enterprise.</p>	<p>wave 1: s5bi_3ii(Female)</p> <p>last12workers_f(panel, wave 2 and wave 3)</p>	
<p>4. How many of those who “usually worked” are employed FULL TIME?</p> <p>1. Full time male 2. Full time female</p>	<p>wave 1: s5bi_4i(Male) s5bi_4ii(Female)</p> <p>panel and wave 2: fulltimeworkers_m fulltimeworkers_f</p>	
<p>4a. How many of the men who “usually worked” are employed FULL TIME?</p>	<p>fulltimeworkers_m(wave 3)</p>	<p>Only in W3</p>
<p>4b. How many of the women who “usually worked” are employed FULL TIME?</p>	<p>fulltimeworkers_f(wave 3)</p>	
<p>5a. How many of the men who “usually worked” are CASUAL LABOR?</p>	<p>casual labour_m(wave 3)</p>	
<p>5b. How many of the women who “usually worked” are CASUAL LABOR?</p>	<p>casual labour_f(wave 3)</p>	
<p>5. How many of those who “usually worked” are CASUAL LABOR?</p> <p>1. Casual labor male 2. Casual labor female</p>	<p>wave 1: s5bi_5i(Male) s5bi_5ii(Female)</p> <p>panel and wave 2: casual labour_m casual labour_f</p>	

<p>6. How many of those who “usually worked” are APPRENTICES?</p> <p>1. Apprentices male 2. Apprentices female</p>	<p>wave 1: s5bi_6i(Male) s5bi_6ii(Female)</p> <p>panel and wave 2: apprentices_m apprentices_f</p>	
<p>6a. How many of the men who “usually worked” are APPRENTICES?</p>	<p>apprentices_m(wave 3)</p>	<p>Only in W3</p>
<p>6b. How many of the women who “usually worked” are APPRENTICES?</p>	<p>apprentices_f(wave 3)</p>	
<p>7. How many of those who “usually worked” SKILLED?</p> <p>1. Skilled male 2. Skilled female</p>	<p>wave 1: s5bi_7i(Male) s5bi_7ii(Female)</p> <p>panel and wave 2: skilledworkers_m skilledworkers_f</p>	
<p>7a. How many of the men who “usually worked” are SKILLED?</p>	<p>skilledworkers_m(wave 3)</p>	<p>Only in W3</p>
<p>7b. How many of the women who “usually worked” are SKILLED?</p>	<p>skilledworkers_f(wave 3)</p>	
<p>8. How many of those who “usually worked” have formal wage contracts?</p> <p>1. Formal wage male 2. Formal wage female</p>	<p>wave 1: s5bi_8i(Male) s5bi_8ii(Female)</p> <p>panel and wave 2: formalwagecontracts_m formalwagecontracts_f</p>	
<p>8a. How many of the men who “usually worked” have formal wage contracts?</p>	<p>formalwagecontracts_m(wave 3)</p>	<p>Only in W3</p>

8b..How many of the women who “usually worked” have formal wage contracts?	formalwagecontracts_f(wave 3)	
9. How many of those who “usually worked” receive paid or sick leave? 1. Benefits male 2. Benefits female	wave 1: s5bi_9i(Male) s5bi_9ii(Female) panel and wave 2: paysickleave_m paysickleave_f	
9a. How many of the men who “usually worked” receive paid sick leave or another type of paid leave?	paysickleave_m(wave 3)	Only in W3
9b. How many of the women who “usually worked” receive paid sick leave or another type of paid leave?	paysickleave_f(wave 3)	
10. Report the name and HH ID of up to four people working the most time in this enterprise, including the person responsible for this enterprise 1. Name 2. HH ID	wave 1: s5bii_10aai s5bii_10bii s5bii_10cii s5bii_10dii	
11. What is this person’s relationship with the owner of the enterprise? 1. Self – SE 2. Spouse –SP 3. Child –CH 4. Grandchild –GC 5. Parent/parent-in-law –PI 6. Son/daughter-in-law –SD 7. Other relative –OR	wave 1: s5bii_11a s5bii_11b s5bii_11c s5bii_11d	

8. Adopted/ foster/stepchild – AC 9. Apprentice –AP 10. Non-relative –NR		
12. How many days did (...) work in this business in the past two weeks? 1. Days in two weeks	wave 1: s5bii_12a s5bii_12b s5bii_12c s5bii_12d wave 2 and wave 3: daysworkedlast2weeks	
13. Average number of hours that (...) worked during these days? 1. Hours per day	wave 1: s5bii_13a s5bii_13b s5bii_13c s5bii_13d wave 2 and wave 3: avghourslast2weeks	
14. In a typical month, how many days does (...) work on this business? 1. Days per month	wave 1: s5bii_14a s5bii_14b s5bii_14c s5bii_14d wave 2 and wave 3: daystypicalmonth	
15. Average number of hours that (...) worked per day in a typical month? 0. Hours per day	wave 1: s5bii_15a s5bii_15b s5bii_15c s5bii_15d wave 2 and wave 3: avghourstypicalday	

<p>16. Was this enterprise operating during the last 1 month?</p>	<p>s15biii_16(wave 1)</p> <p>operatinglastmonth(panel, wave 2 and wave 3)</p> <p>paidtypicalmonth(wave 2 05bii_fourimportantquestions dataset)</p> <p>paidtypicalmonth(wave 3)</p>	<p>*this variable occurs in 2 datasets with different names in both the waves.</p>
<p>17. How much was paid to people in the following categories who worked over the last month?</p> <p>a) Working proprietors</p> <p>1. Male: GH cedis and pesewas</p> <p>2. Female:GHcedis and pesewas</p> <p>b) Household employees</p> <p>1. Male: GH cedis and pesewas</p> <p>2. Female: GHcedis and pesewas</p> <p>c) Full-time non-household employees</p> <p>1. Male: GH cedis and pesewas</p> <p>2. Female: GHcedis and pesewas</p> <p>d) Casual non-household employees</p> <p>1. Male: GH cedis and pesewas</p> <p>2. Female: GHcedis and pesewas</p> <p>2. Female</p> <p>e) Apprentices</p>	<p>wave 1:</p> <p>s5biii_17a1i</p> <p>s5biii_17a1ii</p> <p>s5biii_17a2i</p> <p>s5biii_17a2ii</p> <p>s5biii_17b1i</p> <p>s5biii_17b1ii</p> <p>s5biii_17b2i</p> <p>s5biii_17b2ii</p> <p>s5biii_17c1i</p> <p>s5biii_17c1ii</p> <p>s5biii_17c2i</p> <p>s5biii_17c2ii</p> <p>s5biii_17d1i</p> <p>s5biii_17d1ii</p> <p>s5biii_17d2i</p> <p>s5biii_17d2ii</p> <p>s5biii_17e1i</p> <p>s5biii_17e1ii</p> <p>s5biii_17e2i</p> <p>s5biii_17e2ii</p>	<p>W1 variable</p>

<p>1. Male: GH cedis and pesewas 2. Female: GHcedis and pesewas</p>		
<p>17. Does (...) have a formal wage contract? 1. Yes 5. No</p>	<p>wave 2 and wave 3: formalcontract</p>	<p>W2 and W3 variable</p>
<p>18. How many person-days did each of the following types of workers work during the last month?</p> <p>a) Working proprietors 1. Male: days for the month 2. Female: days for the month</p> <p>b) Household employees 1. Male: days for the month 2. Female: days for the month</p> <p>c) Full-time non-household employees 1. Male: days for the month 2. Female: days for the month</p> <p>d) Casual non-household employees 1. Male: days for the month 2. Female: days for the month</p> <p>e) Apprentices 1. Male: days for the month 2. Female: days for the month</p>	<p>wave 1: s5biii_18ai s5biii_18aaii s5biii_18bi s5biii_18bii s5biii_18ci s5biii_18cii s5biii_18di s5biii_18dii s5biii_18ei s5biii_18eii</p>	<p>W1 variable</p>
<p>18. Does (...) receive paid sick leave or another type of paid leave? 1. Yes 5. No</p>	<p>wave 2 and wave 3: sickleave</p>	<p>W2 & W3 variable</p>

<p>19. On average, how many hours per day did each of the following types of workers work during the last month?</p> <p>a) Working proprietors</p> <ol style="list-style-type: none"> 1. Male: hours per day on average 2. Female: hours per day on average <p>b) Household employees</p> <ol style="list-style-type: none"> 1. Male: hours per day on average 2. Female: hours per day on average <p>c) Full-time non-household employees</p> <ol style="list-style-type: none"> 1. Male: hours per day on average 2. Female: hours per day on average <p>d) Casual non-household employees</p> <ol style="list-style-type: none"> 1. Male: hours per day on average 2. Female: hours per day on average <p>e) Apprentices</p> <ol style="list-style-type: none"> 1. Male: hours per day on average 2. Female: hours per day on average 	<p>wave 1:</p> <p>s5biii_19ai s5biii_19aia s5biii_19bi s5biii_19bia s5biii_19ci s5biii_19cia s5biii_19di s5biii_19dia s5biii_19ei s5biii_19eia</p>	<p>Only W1</p>
<p>20. Over the last month, has employment been higher, lower, or the same as in a typical month?</p> <ol style="list-style-type: none"> 1. Higher 2. Lower 3. Same 	<p>s15biii_20 (wave 1)</p> <p>lastmonthsales (wave 2 and wave 3)</p>	